

GREAT RIVER HOLDING COMPANY

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 3207613	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$308	\$320	4.1%		
Loans	\$233	\$253	8.3%		
Construction & development	\$13	\$14	0.7%		
Closed-end 1-4 family residential	\$54	\$58	7.8%		
Home equity	\$9	\$9	-3.9%		
Credit card	\$0	\$0			
Other consumer	\$7	\$7	-7.4%		
Commercial & Industrial	\$17	\$19	10.1%		
Commercial real estate	\$79	\$80	0.9%		
Unused commitments	\$59	\$58	-0.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$3	-74.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$8	284.9%		
Cash & balances due	\$30	\$28	-5.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$275	\$288	4.8%		
Deposits	\$261	\$269	3.2%		
Total other borrowings	\$13	\$18	37.2%		
FHLB advances	\$13	\$18	38.5%		
Equity					
Equity capital at quarter end	\$33	\$32	-2.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	9.4%	--		
Tier 1 risk based capital ratio	12.2%	11.6%	--		
Total risk based capital ratio	13.5%	12.8%	--		
Return on equity ¹	4.4%	7.5%	--		
Return on assets ¹	0.5%	0.7%	--		
Net interest margin ¹	3.8%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	87.1%	119.3%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	1.1%	1.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.0%	0.6%	0.0%	0.0%	--
Home equity	0.2%	0.3%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.7%	0.1%	--
Commercial & Industrial	1.5%	1.1%	0.0%	0.0%	--
Commercial real estate	4.0%	2.0%	0.0%	0.0%	--
Total loans	1.8%	1.1%	0.1%	0.0%	--